

1 WILDE & ASSOCIATES
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Electronically Filed on 11-10-09

9 Attorneys for BAC Home Loans Servicing, L.P.
10 fka Countrywide Home Loans Servicing L.P.

11 **UNITED STATES BANKRUPTCY COURT**
12 **DISTRICT OF NEVADA**

13 In Re:

BK-S-09-24692 LBR

14 ENEDELIA HERNANDEZ

Date: November 12, 2009

Time: 2:30 p.m.

15 Debtors.

Chapter 13

16 **OPPOSITION TO MOTION TO VALUE DEBTOR'S NON-PRINCIPAL RESIDENCE REAL**
17 **PROPERTY, TO MODIFY THE RIGHTS OF PARTIALLY SECURED AND AND WHOLLY**
18 **UNSECURED LIENHOLDERS AND OBJECTION TO LIENHOLDERS' PROOF(S) OF**
19 **CLAIM, IN ANY**

20 COMES NOW, BAC Home Loans Servicing, L.P. fka Countrywide Home Loans Servicing L.P.

21 (Hereinafter "Secured Creditor") and files this Opposition stating as follows:

22 Undersigned counsel apologizes to the Court and Debtor's counsel for filing this late opposition
23 but he only recently received the file and reviewed the same.

24 Secured Creditor is the first deed of trust holder on 6124 Warm River Road, Las Vegas,
25 Nevada, 89108, (hereinafter "subject property"), and is owed over \$294,000.00. Prior to the Court
26 reducing the lien to \$121,907,000.00, (resulting in a \$172,000.00 loss), the Court should allow Secured
Creditor to; 1) obtain its own valuation of the subject property, and 2) conduct limited discovery to
verify that the Debtor is being truthful with the Court as detailed below.

1 Secured Creditor asserts that the subject property should be treated as the Debtor's personal
2 residence and not subject to a lien-strip of any kind pursuant to 11 USC 1322. It is one of two properties
3 that this Debtor owns in Clark County according to the Assessor's website and yet Debtor claims to live
4 at a third location owned by two other people. The other two properties were purchased in March 2006
5 and March 2007. (See exhibit "A").

6 The Debtor claims in question 15 of his Statement of Financial Affairs that he has not lived
7 anywhere else but 4285 North Kevin Way, Las Vegas, Nevada 89129 for the three years immediately
8 prior to this bankruptcy filing. This case was filed on August 12, 2009, meaning that the Debtor failed
9 to move into either of the subject properties purchased and has resided in the Kevin Way property since
10 August 12, 2006.

11 The Kevin Way property is owned by Raul Borroel and Fraga Maria De La Luz as of June 29,
12 2007. It is the only real property that these people own in Clark County Nevada according to the
13 Assessor's website. This means that the Debtor lived in this property even before it was purchased by
14 the current owners. (See exhibit "B").

15 It is important to note that the Debtor purchased one of the two properties it owns from this same
16 Raul Borroel, owner of the Kevin Way property, suggesting perhaps a familial connection.

17 The Debtor did not list a residential lease for his alleged occupancy of the Kevin Way property
18 in his Schedule "G" and he did not list a lease he might have with the "unkown" occupants of the subject
19 property. (See exhibit "C"). Secured Creditor would like an opportunity to see a copy of any leases the
20 Debtor has concerning the two properties and speak with the alleged landlord of his current residence.

21 On Schedule "I" the Debtor does not list any rental income from the subject property. If the
22 property is a rental property, it should be generating rental income. (See exhibit "D"). Likewise, the
23 Debtor did not list any rental income for the past two years in question 2 of its Statement of Financial
24 Affairs.

25

26

1 Furthermore, the Debtor lists in it schedule "J" that its "Rent or home mortgage payment" is
 2 \$1,085.00 per month. It is unclear if this is the amount paid for renting the Kevin Way property.
 3 Assuming that it is, the Debtor fails to list any payments for the other two properties, (which includes
 4 the subject property), it is trying to maintain in these bankruptcy proceedings. (See exhibit "E").

5 Presuming that the Debtor moved out of the subject property prior to his bankruptcy, Secured
 6 Creditor asserts that it was not the intent of Congress to allow a debtor to move out of its residence
 7 during the life of a plan to circumvent the prohibitions of modifying a debt secured by a residence. See
 8 11 USC 1322(c)(2). There are too many unanswered questions in the Debtor's attempt to treat the
 9 subject property as a rental and strip a large portion of Secured Creditor's interest in the same.

10 Finally, Secured Creditor disputes the \$121,907.00 valuation of the property. If the Court is
 11 inclined to allow the Debtor to go forward, Secured Creditor asks for some time to obtain its own
 12 appraisal and find out the information listed above.

13 WHEREFORE, Secured Creditor asks that this Court deny the requested relief.

14 DATED this 9th day of November, 2009.

15 WILDE & ASSOCIATES

16 By 

17 GREGORY L. WILDE, ESQ.

18 Attorneys for Secured Creditor

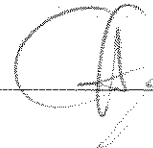
19 208 South Jones Boulevard
 20 Las Vegas, Nevada 89107

21 Certificate of Facsimile

22 I certify that on November 10, 2009, I served a copy of the foregoing opposition on Debtors'

23 Counsel by facsimile as follows:

24 Jorge L. Sanchez, Esq.
 25 Sanchez Law Group, Ltd.
 26 Fax No. 537-2800



 *** TX REPORT ***

TRANSMISSION OK

TX/RX NO 2107
 DESTINATION TEL # 5372800
 DESTINATION ID
 ST. TIME 11/10 09:46
 TIME USE 03'24
 PAGES SENT 12
 RESULT OK

Gregory L. Wilde **
 Kevin S. Soderstrom
 Matthew K. Schriever
 Ryan E. Wilde *
 John W. Lish *

*Licensed in Utah Only
 **Licensed in Nevada and Utah
 ***Licensed in Nevada and California

WILDE & ASSOCIATES

ATTORNEYS AT LAW

A Partnership of Professional Law Corporations

NEVADA

208 South Jones Boulevard
 Las Vegas, Nevada 89107
 (702) 258-8200 (Fax) 258-8787

UTAH

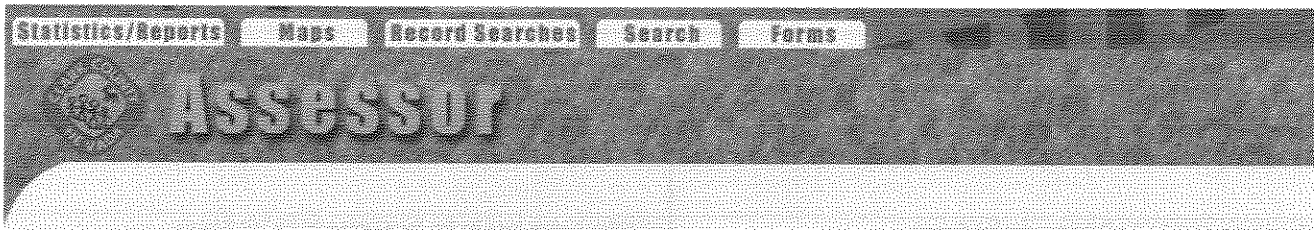
FELT BUILDING
 32 Exchange Place, Suite 101
 Salt Lake City, Utah 84107
 (801) 363-4875
 (Fax) 363-4850

FAX COVER SHEET

DATE: November 10, 2009
 TO: Jorge Sanchez, Esq.
 FAX NUMBER: (702) 537-2800
 FROM: Cathy for Gregory Wilde, Esq.
 RE: In Re Enedelia Hernandez
 Case No. BK-S-09-24692-LBR
 NUMBER OF PAGES: 12 (Including this cover sheet)

MESSAGE:

Please see attached Opposition to Motion to Value et. al. If you have questions, please call our office at (702) 258-8200.



M.W. Schofield, Assessor

PARCEL NUMBER INQUIRY - SEARCH BY OWNER'S NAME

| OWNER NAME | OWNER NAME 2 | TAX DISTRICT | PARCEL NUMBER |
|--------------------|--------------|--------------|-----------------|
| HERNANDEZ ENEDELIA | | DST-200 | #138-04-816-034 |
| HERNANDEZ ENEDELIA | | DST-200 | #138-26-619-015 |
| 1 | | | |



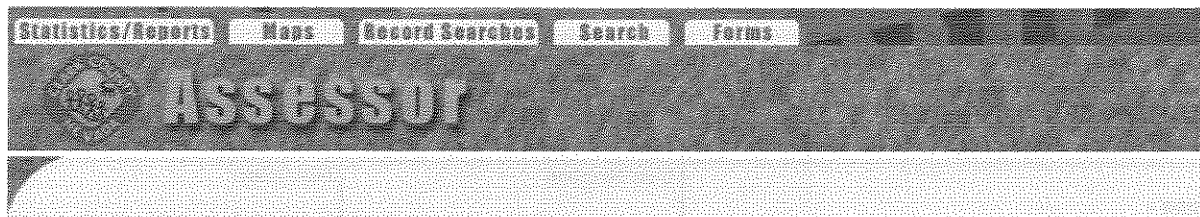
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702-455-3882 (INFORMATION)

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EXHIBIT #

A,

**M.W. Schofield, Assessor****PARCEL OWNERSHIP HISTORY**

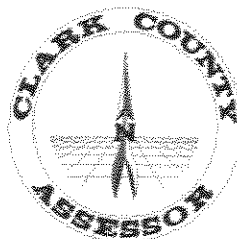
7720 CRENSHAW WAY

Assessor Map **Aerial View** **Comment Codes** **Current Ownership** **New Search****ASSESSOR DESCRIPTION**DAVE BROWN WEST UNIT 7B PLAT BOOK 60 PAGE 23 LOT 296 BLOCK 9
SEC 04 TWP 20 RNG 60

| CURRENT PARCEL NO. | CURRENT OWNER | RECORDED DOCUMENT NO. | RECORDED DATE | VESTING | TAX DISTRICT | ESTIMATED SIZE |
|-----------------------|--------------------|--------------------------|------------------|-----------|-----------------|-------------------|
| 138-04-816-034 | HERNANDEZ ENEDELIA | 20070320:00554 | 03/20/2007 | NO STATUS | 200 | .15 AC |

| PARCEL NO. | PRIOR OWNER(S) | RECORDED DOCUMENT NO. | RECORDED DATE | VESTING | TAX DISTRICT | ESTIMATED SIZE |
|----------------|--------------------------------|--------------------------|------------------|---------------|-----------------|-------------------|
| 138-04-816-034 | BORROEL RAUL | 20011019:01630 | 10/19/2001 | JOINT TENANCY | 200 | SUBDIVIDED LOT |
| 138-04-816-034 | GUTIERREZ MIKE A & MELISSA | 19990202:01620 | 02/02/1999 | JOINT TENANCY | 200 | SUBDIVIDED LOT |
| 138-04-816-034 | GUTIERREZ MIKE A | 19960229:02123 | 02/29/1996 | NO STATUS | 200 | SUBDIVIDED LOT |
| 138-04-816-034 | TUESDAY INC | 19940202:01367 | 02/02/1994 | NO STATUS | 200 | SUBDIVIDED LOT |
| 138-04-801-003 | TUESDAY INC | 19931208:00085 | 12/08/1993 | NO STATUS | 200 | 10.74 AC |
| 138-04-801-003 | HILLISIDE RESIDENTIAL NEVADA | 19890913:00221 | 09/13/1989 | NO STATUS | 200 | 10.74 AC |
| 450-020-084 | HILLISIDE RESIDENTIAL NEVADA | 19890913:00221 | 09/13/1989 | NO STATUS | 200 | 51.96 AC |
| 450-020-084 | HILLISIDE RESIDENTIAL NEVADA | 19890913:00221 | 09/13/1989 | NO STATUS | 200 | 51.99 AC |
| 450-020-084 | NEVADA COMMUNITIES CORPORATION | 19881110:00315 | 11/10/1988 | NO STATUS | 200 | 51.99 AC |
| 450-020-066 | NEVADA COMMUNITIES CORPORATION | 19881110:00315 | 11/10/1988 | NO STATUS | 200 | 77.02 AC |
| 450-020-066 | NEVADA COMMUNITIES CORPORATION | 19881110:00315 | 11/10/1988 | NO STATUS | 200 | 84.68 AC |
| 450-020-066 | TIBERTI-BLOOD & CO TRS | 0979:0938699 | 12/06/1978 | NO STATUS | 200 | 84.68 AC |
| 450-020-066 | HANSON JACK W TRUSTEE ET AL | 0790:0635038 | 04/17/1967 | | 120 | 84.68 AC |
| 450-020-066 | HANSON JACK W TRUSTEE ET AL | | | | 120 | 84.68 AC |

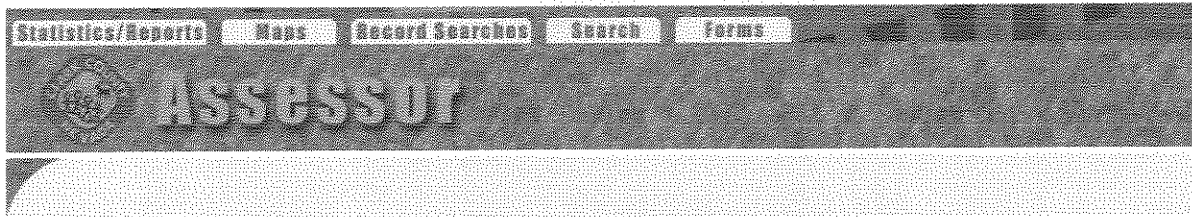
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702-455-3882 (INFORMATION)

EXHIBIT # A₂



M.W. Schofield, Assessor

6124 WARM RIVER

PARCEL OWNERSHIP HISTORY

Assessor Map Aerial View Comment Codes Current Ownership New Search

ASSESSOR DESCRIPTION

RAINBOW VISTA #6 LEWIS HOMES PLAT BOOK 35 PAGE 100 LOT 314 BLOCK BB
SEC 26 TWP 20 RNG 60

| CURRENT PARCEL NO. | CURRENT OWNER | RECORDED DOCUMENT NO. | RECORDED DATE | VESTING | TAX DISTRICT | ESTIMATED SIZE |
|--------------------|--------------------|-----------------------|---------------|-----------|--------------|----------------|
| 138-26-619-015 | HERNANDEZ ENEDELIA | 20060313:03503 | 03/13/2006 | NO STATUS | 200 | .09 AC |

| PARCEL NO. | PRIOR OWNER(S) | RECORDED DOCUMENT NO. | RECORDED DATE | VESTING | TAX DISTRICT | ESTIMATED SIZE |
|----------------|----------------------------|-----------------------|---------------|---------------|--------------|----------------|
| 138-26-619-015 | HERNANDEZ ENEDELIA & SOFIA | 20010419:00544 | 04/19/2001 | JOINT TENANCY | 200 | SUBDIVIDED LOT |
| 138-26-619-015 | HLUS WILLIAM & JANICE S | 19890308:00143 | 03/08/1989 | JOINT TENANCY | 200 | SUBDIVIDED LOT |
| 01A-237-011 | LEWIS HOMES NEVADA | 19861126:01404 | 11/26/1986 | NO STATUS | 200 | SUBDIVIDED LOT |
| 01A-230-013 | LEWIS HOMES NEVADA | 1751:1710634 | 06/15/1983 | NO STATUS | 200 | 8.80 AC |
| 01A-230-009 | LEWIS HOMES NEVADA | 1751:1710634 | 06/15/1983 | NO STATUS | 200 | 37.76 AC |
| 01A-230-007 | LEWIS HOMES NEVADA | 1751:1710634 | 06/15/1983 | NO STATUS | 200 | 48.68 AC |
| 01A-230-004 | LEWIS HOMES NEVADA | 1751:1710634 | 06/15/1983 | NO STATUS | 200 | 56.85 AC |
| 01A-230-002 | LEWIS HOMES NEVADA | 1751:1710634 | 06/15/1983 | NO STATUS | 200 | 62.66 AC |
| 01A-230-001 | LEWIS HOMES NV | 1751:1710634 | 06/15/1983 | NO STATUS | 200 | 80.56 AC |
| 01A-230-001 | LIED MOTOR CAR CO | 0195:0158759 | 04/22/1959 | | 200 | 73.08 AC |
| 01A-230-001 | LIED MOTOR CAR CO | 0195:0158759 | 04/22/1959 | | 200 | 78.34 AC |
| 01A-230-001 | LIED MOTOR CAR CO | 0195:0158759 | 04/22/1959 | | 200 | 80.00 AC |
| 01A-230-001 | LIED MOTOR CAR CO | 0195:0158759 | 04/22/1959 | | 200 | 86.00 AC |

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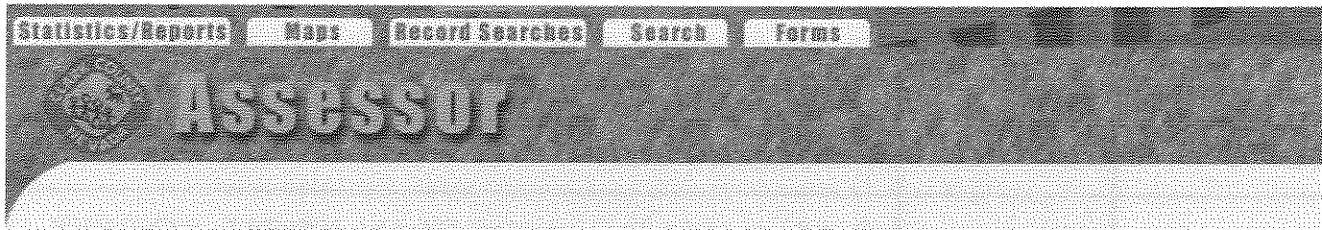
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702-455-3882 (INFORMATION)

EXHIBIT # A₃



M.W. Schofield, Assessor

PARCEL NUMBER INQUIRY - SEARCH BY OWNER'S NAME

| OWNER NAME | OWNER NAME 2 | TAX DISTRICT | PARCEL NUMBER |
|--------------|-----------------------|--------------|-----------------|
| BORROEL RAUL | FRAGA MARIA DE LA LUZ | DST-125 | #138-05-301-053 |
| 1 | | | |

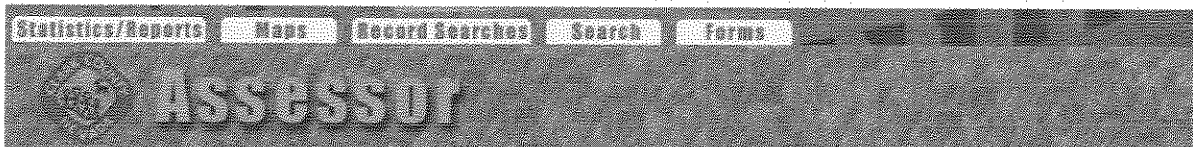


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702-455-3882 (INFORMATION)

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EXHIBIT # B₁



M.W. Schofield, Assessor

PARCEL OWNERSHIP HISTORY

Assessor Map Aerial View Comment Codes Current Ownership New Search

ASSESSOR DESCRIPTION

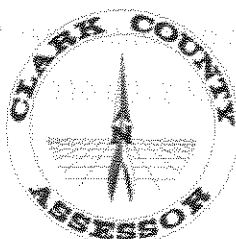
PARCEL MAP FILE 110 PAGE 5 LOT 2
SEC 05 TWP 20 RNG 60

| CURRENT PARCEL NO. | CURRENT OWNER | RECORDED DOCUMENT NO. | RECORDED DATE | VESTING | TAX DISTRICT | ESTIMATED SIZE |
|--------------------|---------------------------------------|-----------------------|---------------|---------------|--------------|----------------|
| 138-05-301-053 | BORROEL RAUL FRAGA MARIA DE LA LUZ | 20070629:02537 | 06/29/2007 | JOINT TENANCY | 125 | .52 AC |

| PARCEL NO. | PRIOR OWNER(S) | RECORDED DOCUMENT NO. | RECORDED DATE | VESTING | TAX DISTRICT | ESTIMATED SIZE |
|----------------|----------------------------------|-----------------------|---------------|---------------|--------------|----------------|
| 138-05-301-053 | BORROEL RAUL | 20070612:04203 | 06/12/2007 | JOINT TENANCY | 125 | .52 AC |
| 138-05-301-053 | GILBERT DANIEL | 20031120:02944 | 11/20/2003 | NO STATUS | 125 | .52 AC |
| 138-05-301-022 | GILBERT DANIEL | 20031120:02944 | 11/20/2003 | NO STATUS | 125 | 2.12 AC |
| 138-05-301-022 | EXECUTIVE INVESTMENT INC | 20030626:04094 | 06/26/2003 | NO STATUS | 125 | 2.06 AC |
| 138-05-301-022 | WAGNER GERALDINE R 1994 REV TR | 19940510:01120 | 05/10/1994 | NO STATUS | 125 | 2.06 AC |
| 138-05-301-022 | WAGNER GERALDINE R | 19931014:01038 | 10/14/1993 | NO STATUS | 125 | 2.06 AC |
| 138-05-301-022 | WAGNER CHARLES M & GERALDINE R | 19920401:00674 | 04/01/1992 | JOINT TENANCY | 125 | 2.06 AC |
| 450-040-071 | WAGNER CHARLES M & GERALDINE TRS | 2103:2062527 | 05/01/1985 | NO STATUS | 125 | 2.06 AC |
| 450-040-071 | WAGNER CHARLES M & GERALADINE R | 0724:0683223 | 04/04/1977 | JOINT TENANCY | 125 | 2.06 AC |
| 450-040-071 | WAGNER CHARLES M & GERALADINE R | 0724:0683223 | 04/04/1977 | | 120 | 2.50 AC |
| 450-040-071 | ROUNDS NEIL & ISABEL W | 0534:0493471 | 07/14/1975 | | 120 | 2.50 AC |
| 450-040-071 | ROUNDS NEIL | 9999:9999999 | 03/01/1962 | | 120 | 2.50 AC |
| 450-040-071 | ROUNDS NEIL | | | | 120 | 2.50 AC |

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702-455-3882 (INFORMATION)

EXHIBIT # B2

B6G (Official Form 6G) (12/07)

In re **Enedelia Hernandez**

Case No. _____

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

_____ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

EXHIBIT C

B6I (Official Form 6I) (12/07)

In re Ene delia Hernandez

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|---|---|-----------|
| Debtor's Marital Status: Single | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP(S): | AGE(S): |
| | Granddaughter | 2 |
| | Daughter | 21 |
| | Mother | 87 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Kitchen | |
| Name of Employer | Flamingo Hotel and Casino | |
| How long employed | 7 years | |
| Address of Employer | 3555 Las Vegas Boulevard South Las Vegas, NV 89109 | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

| | DEBTOR | SPOUSE |
|---|--------------------|---------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$ <u>2,437.50</u> | \$ <u>N/A</u> |

2. Estimate monthly overtime

| | | |
|------------------------------|----------------|---------------|
| 2. Estimate monthly overtime | \$ <u>0.00</u> | \$ <u>N/A</u> |
|------------------------------|----------------|---------------|

3. SUBTOTAL

| | | |
|-------------|--------------------|---------------|
| 3. SUBTOTAL | \$ <u>2,437.50</u> | \$ <u>N/A</u> |
|-------------|--------------------|---------------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

| | | |
|--------------------------------------|------------------|---------------|
| a. Payroll taxes and social security | \$ <u>429.00</u> | \$ <u>N/A</u> |
|--------------------------------------|------------------|---------------|

b. Insurance

| | | |
|--------------|----------------|---------------|
| b. Insurance | \$ <u>0.00</u> | \$ <u>N/A</u> |
|--------------|----------------|---------------|

c. Union dues

| | | |
|---------------|-----------------|---------------|
| c. Union dues | \$ <u>88.83</u> | \$ <u>N/A</u> |
|---------------|-----------------|---------------|

d. Other (Specify): _____

| | | |
|---------------------------|----------------|---------------|
| d. Other (Specify): _____ | \$ <u>0.00</u> | \$ <u>N/A</u> |
|---------------------------|----------------|---------------|

| | | |
|--|----------------|---------------|
| | \$ <u>0.00</u> | \$ <u>N/A</u> |
|--|----------------|---------------|

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | | |
|-----------------------------------|------------------|---------------|
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$ <u>517.83</u> | \$ <u>N/A</u> |
|-----------------------------------|------------------|---------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | | |
|------------------------------------|--------------------|---------------|
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$ <u>1,919.67</u> | \$ <u>N/A</u> |
|------------------------------------|--------------------|---------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)

| | | |
|--|----------------|---------------|
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | \$ <u>0.00</u> | \$ <u>N/A</u> |
|--|----------------|---------------|

8. Income from real property

| | | |
|------------------------------|----------------|---------------|
| 8. Income from real property | \$ <u>0.00</u> | \$ <u>N/A</u> |
|------------------------------|----------------|---------------|

9. Interest and dividends

| | | |
|---------------------------|----------------|---------------|
| 9. Interest and dividends | \$ <u>0.00</u> | \$ <u>N/A</u> |
|---------------------------|----------------|---------------|

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

| | | |
|--|----------------|---------------|
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ <u>0.00</u> | \$ <u>N/A</u> |
|--|----------------|---------------|

11. Social security or government assistance

(Specify): _____

| | | |
|--|----------------|---------------|
| 11. Social security or government assistance | \$ <u>0.00</u> | \$ <u>N/A</u> |
|--|----------------|---------------|

| | | |
|------------------|----------------|---------------|
| (Specify): _____ | \$ <u>0.00</u> | \$ <u>N/A</u> |
|------------------|----------------|---------------|

12. Pension or retirement income

| | | |
|----------------------------------|----------------|---------------|
| 12. Pension or retirement income | \$ <u>0.00</u> | \$ <u>N/A</u> |
|----------------------------------|----------------|---------------|

13. Other monthly income

(Specify): _____

| | | |
|--------------------------|----------------|---------------|
| 13. Other monthly income | \$ <u>0.00</u> | \$ <u>N/A</u> |
|--------------------------|----------------|---------------|

| | | |
|------------------|----------------|---------------|
| (Specify): _____ | \$ <u>0.00</u> | \$ <u>N/A</u> |
|------------------|----------------|---------------|

14. SUBTOTAL OF LINES 7 THROUGH 13

| | | |
|------------------------------------|----------------|---------------|
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$ <u>0.00</u> | \$ <u>N/A</u> |
|------------------------------------|----------------|---------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | | |
|--|--------------------|---------------|
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$ <u>1,919.67</u> | \$ <u>N/A</u> |
|--|--------------------|---------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

| | | |
|---|--------------------|--|
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | \$ <u>1,919.67</u> | |
|---|--------------------|--|

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

7/10/11 A ... D

B6J (Official Form 6J) (12/07)

In re Ene delia Hernandez

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | |
|--|-----------------|-----------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | <u>1,085.00</u> |
| a. Are real estate taxes included? | Yes <u> </u> | No <u>X</u> |
| b. Is property insurance included? | Yes <u> </u> | No <u>X</u> |
| 2. Utilities: | | |
| a. Electricity and heating fuel | \$ | <u>105.00</u> |
| b. Water and sewer | \$ | <u>54.00</u> |
| c. Telephone | \$ | <u>65.00</u> |
| d. Other | \$ | <u>0.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ | <u>0.00</u> |
| 4. Food | \$ | <u>400.00</u> |
| 5. Clothing | \$ | <u>0.00</u> |
| 6. Laundry and dry cleaning | \$ | <u>0.00</u> |
| 7. Medical and dental expenses | \$ | <u>0.00</u> |
| 8. Transportation (not including car payments) | \$ | <u>85.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | <u>0.00</u> |
| 10. Charitable contributions | \$ | <u>0.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | <u>0.00</u> |
| b. Life | \$ | <u>0.00</u> |
| c. Health | \$ | <u>54.00</u> |
| d. Auto | \$ | <u>0.00</u> |
| e. Other | \$ | <u>0.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) | \$ | <u>0.00</u> |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | <u>0.00</u> |
| b. Other | \$ | <u>0.00</u> |
| c. Other | \$ | <u>0.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ | <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | \$ | <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | <u>0.00</u> |
| 17. Other | \$ | <u>0.00</u> |
| Other | \$ | <u>0.00</u> |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ | <u>1,848.00</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | | |

20. STATEMENT OF MONTHLY NET INCOME

| | | |
|--|----|-----------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>1,919.67</u> |
| b. Average monthly expenses from Line 18 above | \$ | <u>1,848.00</u> |
| c. Monthly net income (a. minus b.) | \$ | <u>71.67</u> |

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